



THIS MATRIX IS INTENDED TO BE USED TO HELP YOU COMPARE COVERAGE BENEFITS AND IS A SUMMARY ONLY. THE EVIDENCE OF COVERAGE (EOC) AND PLAN CONTRACT SHOULD BE CONSULTED FOR A DETAILED DESCRIPTION OF COVERAGE BENEFITS AND LIMITATIONS.

Accumulation Period

The Accumulation Period for this plan is 01/01/21 through 12/31/21 (Calendar year).

Calendar Year Out-of-Pocket Maximum

You will not pay any more Cost Share during a calendar year if the Copayments and Coinsurance you pay add up to one of the following amounts:

For Self-only enrollment (a Family of one Member)	\$8,550 per calendar year
For an entire Family of two or more Members	\$17,100 per calendar year

Plan Deductible

You must meet your Plan Deductible before your Cost Share applies (except those services that have “No charge”):

Integrated Medical and/or Pharmacy Deductible	\$8,550/person or \$17,100/family
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Lifetime Maximum **None**

Professional Services (Plan Provider office visits)	Your Cost Share
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Most Primary Care Visits for evaluations and treatment	0% coinsurance per visit*
Most Specialty Care Visits for consultations, evaluations and treatment	0% coinsurance per visit+
Other Practitioner Office Visits**	0% coinsurance per visit*
Routine physical maintenance exams, including well woman exams	No charge
Well-child preventative exams (through age 23 months)	No charge
Family planning counseling and consultations	No charge
Scheduled prenatal care exams	No charge
Routine eye exams with a Plan Optometrist for Members under age 19	No charge
Hearing exams	No charge
Most Physical, occupational, and speech therapy	0% coinsurance per visit per visit*
Urgent care consultations, evaluations, and treatment	0% coinsurance per visit per visit*

Note:

1. Urgent care includes Mental/Behavioral health and Chemical dependency (Substance Use Disorder) crisis intervention services.
2. Telehealth are covered benefits. Your cost-share for telehealth services shall not exceed the cost-share charged for the same services delivered in-person.

Outpatient Services	Your Cost Share
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Outpatient surgery facility fee	0% coinsurance per procedure+
Outpatient Physician/surgeon fee	0% coinsurance per visit+
Outpatient Visit***	0% coinsurance per visit+
Most Immunizations (including the vaccine)	No charge
Most X-rays	0% coinsurance per encounter+
Most Laboratory tests	0% per encounter+
MRI, most CT, and PET scans	0% coinsurance per procedure+
Rehabilitation/Habilitation services	0% per visit+
Covered individual health education counseling	No charge
Covered health education programs	No charge

Hospitalization Services	Your Cost Share
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Inpatient stay (facility fee)	0% coinsurance per admission+
Physician/surgeon fee for surgery	Included in Inpatient stay (facility fee)+



Emergency Health Coverage **Your Cost Share**

Emergency room facility fee	0% per visit+
Emergency room physician fee	No charge

Note: Emergency room fees do not apply if admitted directly to the hospital as an inpatient for Covered Services.

Ambulance Services **Your Cost Share**

Ambulance Services	0% coinsurance per trip+
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Prescription Drug Coverage **Your Cost Share**

Covered outpatient items in accord with our drug formulary guidelines:

Tier 1	At a Plan Pharmacy or our mail order service	0% coinsurance for up to a 30-day supply+
Tier 2	At a Plan Pharmacy or our mail order service	0% coinsurance for up to a 30-day supply+
Tier 3	At a Plan Pharmacy or our mail order service	0% coinsurance for up to a 30-day supply+
Tier 4	Items at a Plan Pharmacy	0% coinsurance for up to a 30-day supply+

Drug Tiers	Categories
1	<ul style="list-style-type: none"> •Most generic drugs and •Low cost preferred brands
2	<ul style="list-style-type: none"> •Non-preferred generic drugs; •Preferred brand name drugs; and •Any other drugs recommended by plan's pharmaceutical and therapeutics (P&T) committee based on drug safety, efficacy and cost.
3	<ul style="list-style-type: none"> •Non-preferred brand name drugs or; •Drugs that are recommended by P&T committee based on drug safety, efficacy and cost or; •Generally have a preferred and often less costly therapeutic alternative at a lower tier.
4	<ul style="list-style-type: none"> • Drugs that are biologics and drugs that the Food and Drug Administration (FDA) or drug manufacturer requires to be distributed through to specialty pharmacies; • Drugs that requires the enrollee to have special training or, clinical monitoring; • Drugs that cost the health plan (net of rebates) more than six hundred dollars (\$600) net of rebates for a one-month supply.

Mental/Behavioral Health (MH) Services **Your Cost Share**

Inpatient:	
MH psychiatric hospitalization fee	0% coinsurance per admission+
MH psychiatric physician/surgeon fee	0% coinsurance per admission+
MH psychiatric observation	Included in psychiatric hospitalization fee
MH psychological testing	Included in psychiatric hospitalization fee
MH individual and group treatment	Included in psychiatric hospitalization fee
MH individual and group evaluation	Included in psychiatric hospitalization fee
MH crisis residential program	0% coinsurance per admission+
Outpatient:	
MH office visits	0% coinsurance per visit*
MH monitoring of drug therapy	0% coinsurance per visit*
MH individual and group treatment	0% coinsurance per visit*
MH individual and group evaluation	0% coinsurance per visit*
Outpatient, Other Items and Services:	
Applied behavior analysis and behavioral health treatment	0% coinsurance per visit+
MH multidisciplinary treatment in an intensive outpatient	

**2021 Schedule of Benefits & Coverage Matrix:****Minimum Coverage HMO**

psychiatric treatment program	0% coinsurance per visit+
Neuropsychological testing	0% coinsurance per visit+
MH partial hospitalization	0% coinsurance per visit+
MH psychological testing	0% coinsurance per visit+

Note: Telehealth are covered benefits. Your cost-share for telehealth services shall not exceed the cost-share charged for the same services delivered in-person.

Chemical Dependency (Substance Use Disorder) Services	Your Cost Share
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Inpatient:

Chemical dependency hospitalization fee	0% coinsurance per admission+
Chemical dependency physician/surgeon fee	0% coinsurance per admission+
Inpatient detoxification	Included in hospitalization fee
Individual and group treatment	Included in hospitalization fee
Individual and group chemical dependency counseling	Included in hospitalization fee
Individual and group evaluation	Included in hospitalization fee
Transitional residential recovery services	0% coinsurance per admission+

Outpatient:

Chemical dependency office visits	0% coinsurance per visit*
Chemical dependency individual and group evaluation	0% coinsurance per visit*
Chemical dependency individual and group counseling	0% coinsurance per visit*
Methadone Maintenance	0% coinsurance per visit*

Outpatient, Other Items and Services:

Chemical dependency intensive outpatient programs	0% coinsurance per visit+
Chemical dependency day treatment programs	0% coinsurance per visit+

Note: Telehealth are covered benefits. Your cost-share for telehealth services shall not exceed the cost-share charged for the same services delivered in-person.

Durable Medical Equipment (DME)	Your Cost Share
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DME items that are essential health benefits	0% coinsurance+
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Home Health Services	Your Cost Share
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Home health care (up to 100 visits per calendar year)	0% coinsurance per visit+
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Other	Your Cost Share
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Eyeglasses or contact lenses for Members under age 19:

Eyeglass frame from selected styles per calendar year	No charge
Standard contact lenses per calendar	No charge
Regular eyeglasses lenses per calendar year	No charge

Note: Limited to one pair of glasses per year (contact lenses in lieu of glasses).

Skilled Nursing Facility care (up to 100 days per benefit period)	0% coinsurance+
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Hospice care	0% coinsurance+
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Dental Services

For associated cost-sharing such as oral exam, preventive cleaning, medically necessary orthodontics, etc. please see Liberty Dentals schedule of benefits with the appropriate cost-amounts.



Notes:

+Deductible applies

*Deductible applies after 1st three non-preventive visits. Deductible is waived for the first three non-preventive visits combined, which may include office visits (primary care and other practitioner), urgent care visits, or OP Mental Health/Substance Use Disorder visits.

** Other Practitioner Office Visits include visits not provided by either Primary Care or Specialty Practitioners.

*** Outpatient Visit includes but not limited to the following types of outpatient visits: outpatient chemotherapy, outpatient radiation, outpatient infusion therapy and outpatient dialysis and similar outpatient services.

This is a summary of the most frequently asked-about benefits. This chart does not explain benefits, Cost Share, out-of-pocket maximums, exclusions, or limitations, nor does it list all benefits and Cost Share amounts. For a complete explanation, please refer to the "Benefits and Cost Share", "Limitations & Exclusions", and "Payment & Reimbursement Responsibility" sections in your EOC.